AMERICAN EXPRESS

<u>Terms & Conditions for The American Express® Platinum Reserve Credit Card Sign Up Promotion - Up to 52,500 Membership Rewards® ("MR") Points for New American Express® Card Members</u>

Promotion

- 1. The American Express® Platinum Reserve Credit Card Sign Up Promotion (the "**Promotion**") is valid from 29 February 2024 to 29 May 2024, both dates inclusive (the "**Promotion Period**").
- 2. To be eligible for this Promotion, Card Members must satisfy all the following criteria:
 - 2.1 Do not hold an existing Basic American Express® Consumer Card at the point of application.
 - 2.2 Do not previously hold a Basic American Express® Platinum Reserve Credit Card that was terminated/closed in the last twelve (12) months prior to the application.
 - 2.3 Apply for The American Express® Platinum Reserve Credit Card within the Promotion Period and receive approval by 29 May 2024 (date inclusive).
 - 2.4 Pay the Full Annual Fee of S\$545 (incl. of 9% GST) in the first statement.
 - 2.5 Have not already submitted an application for a Basic American Express® Platinum Reserve Credit Card under other promotions.
 - 2.6 Meet the minimum Qualifying Spend (as defined below) on your Eligible Card during the Qualifying Spend Period (as defined below) in accordance with the terms and conditions of the Promotion.

Mechanics

- 3. Card Members need to spend on eligible purchases of goods and services ("Qualifying Spend") within the first three (3) months upon Card approval ("Qualifying Spend Period") to receive the Gift.
- 4. Eligible Card Members must fulfil the following criteria to receive the respective MR points indicated in the table below.

Gift	Criteria
40,000 bonus Membership Rewards® points	Spend S\$10,000 of Qualifying Spend within Qualifying Spend Period
	Pay the Full Annual Fee of S\$545 (incl. of 9% GST) in the first statement
Earn	Criteria
12,500 Membership Rewards® points	Awarded on the S\$10,000 of Qualifying Spend (based on 2 Membership Rewards® points for every S\$1.60 spent)
Total 52,500 Membership Rewards® points	

- 5. Spend made by Supplementary Card Member(s) will be taken into consideration in the calculation of the S\$10,000 Qualifying Spend.
- 6. If the Qualifying Spend is subsequently not met due to cancelled or refunded transactions, the Gift will be clawed back from the Card Member's Account.
- 7. If the Annual Fee is automatically or subsequently waived for the first Eligible Card year, the Gift will be reversed upon such annual fee waiver.



General

- 8. If the recipient of the Gift ceases to be a Card Member for any reason within six (6) months of setting up The American Express® Platinum Reserve Credit Card Account, the Gift will be clawed back from the Card Member's Account.
- 9. For non-eligible spend, please visit go.amex/sgexclusions for full list of non-eligible purchases or transactions, which is non-exhaustive and is subject to changes from time to time.
- 10. Card Member Account must be in good standing and not cancelled for any reason to qualify for the Gift.
- 11. Card Member Account must be enrolled in Membership Rewards to qualify for the Gift.
- 12. The Gift will be awarded to Card Members approximately ten (10) weeks from the date they meet the Qualifying Spend and pay the Full Annual Fee of S\$545 (incl. of 9% GST).
- 13. No expedite request will be allowed/entertained.
- 14. The Gift is strictly not transferrable or exchangeable for cash.
- 15. The Promotion shall not apply in conjunction with other promotional programs, offers, discount cards, vouchers, or VIP privileges, unless otherwise stated.
- 16. American Express International Inc. Singapore reserves the right at any time to withdraw or substitute the offer with other offer(s) without prior notice and without assigning any reason. In the event of any disputes arising from this Promotion, the decision of American Express International Inc. shall be final.
- 17. Information is correct at the time of publication, February 2024.